

### *Integrating Digital, Payments and the Core*

The pandemic has put the digital user experience (UX) into sharp focus, as greater numbers are turning to this channel. Symitar® and Jack Henry are fully engaged in enhancing that experience. Let's look at the technical side of some of these efforts.

#### 1. Digital-Core Integration

We believe the quality of the UX is a direct function of the depth and processing speed of core integration. That's why we're so invested in that integration. The work we're doing can be visualized in terms of layers.

Imagine that the Symitar core is the bottom layer, followed by an enterprise layer, and then a digital operations layer. We have power tools for the enterprise layer that extend and open the value of the cores. For the digital layer, there's a toolkit to further extend and open the enterprise tools via APIs and plugins. The result is a dramatically amplified value for the core.

Our Banno Digital Platform™ is a case in point. The toolkit gives Banno users single sign-on ability so they can access other tools, including third-party systems, without a separate login. It's a benefit that Banno's tech stack is only a few years old and is completely open, because the age of the tech stack and the method of data caching dictates speed and responsiveness. We also tune our core configurations to optimize digital integrations for exceptional launch-to-use speeds. Banno's app launch-to-transaction-view time is only one or two seconds.

For better digital UX, our digital banking platform is open and fully API-enabled on both front and back ends. This gives credit unions the strategic agility to integrate with third party vendors. In fact, we are opening Banno's APIs and toolkit to offer a platform-as-a-service (PaaS).

#### 2. Payment-Core Integration

On the payments side, we've created JHA PayCenter™, a payments hub that gives members the ability to send and receive real-time payments through Symitar's core. This hub provides the required data feeds and also simplifies managing and reporting transactions from the new faster payments networks. Institutions experience streamlined settlement and reconciliation, get transaction insights, and other useful features. We currently offer conduits to Zelle Network® from Early Warning Services and RTP® network from The Clearing House. We will connect to any future real-time payment networks.

#### 3. Pandemic-Related Changes in Service Channel Use

We've seen credit unions putting a heightened focus on digital banking, remote account opening, remote deposit products, and even vendor consolidation. Possibly more dramatic, however, is the need for call center support. Our jhaCall Center™ solution has seen unprecedented volumes. Fortunately, our phone agents are equipped to work remotely to safely handle member needs. In a similar manner, we've been handling core conversions remotely for the first time. We've managed dozens of virtual conversion-related events since March.

To sum up, I'd say that digital solutions are evolving quickly, and just as quickly the need for them is growing. A COVID-19 world requires fast, configurable banking on any device, real-time touchless payments, as well as remote operations – and the technology is here.



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**Shanon McLachlan** is President of Symitar, a division of Jack Henry & Associates, Inc.® (Jack Henry). Symitar is a leading provider of integrated computer systems for credit unions of all sizes. McLachlan's career began as a systems analyst/programmer at a financial institution. He then transitioned to a core systems company and held various positions including Research and Development Manager, Vice President of Operations, Senior Vice President, Chief Technology Officer, General Manager for multiple product lines, and Executive Vice President of Research and Development. He joined Jack Henry in 2015 and most recently served as Senior Managing Director for ProfitStars®, a division of Jack Henry. McLachlan was appointed as President of Symitar in 2019.